

<b>Information to identify the case:</b>		
Debtor 1	<b>Brian J. Miller</b>	Social Security number or ITIN <b>xxx-xx-9018</b>
	First Name Middle Name Last Name	EIN --_-----
Debtor 2	<b>Anita M. Osborne</b>	Social Security number or ITIN <b>xxx-xx-1926</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN --_-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case filed for chapter <b>13 5/3/19</b>
Case number: <b>19-21844-TPA</b>		

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	<b>About Debtor 1:</b>	<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Brian J. Miller	Anita M. Osborne
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	465 Fernhill Ave. Pittsburgh, PA 15226	465 Fernhill Ave. Pittsburgh, PA 15226
<b>4. Debtor's attorney</b> Name and address	Kenneth Steidl Steidl & Steinberg Suite 2830 Gulf Tower 707 Grant Street Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: <a href="mailto:julie.steidl@steidl-steinberg.com">julie.steidl@steidl-steinberg.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteewdpa.com">cmecf@chapter13trusteewdpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 6/7/19

**For more information, see page 2**

<b>7. Meeting of creditors</b> Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>July 22, 2019 at 09:00 AM</b>	<b>Location:</b> <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>
The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.		
<b>8. Deadlines</b> The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b>	<b>Filing deadline: 9/20/19</b>
<b>You must file:</b> <ul style="list-style-type: none"> <li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li> <li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li> </ul>		
<b>Deadline for all creditors to file a proof of claim (except governmental units):</b>		<b>Filing deadline: 7/12/19</b>
<b>Deadline for governmental units to file a proof of claim:</b>		<b>Filing deadline: 10/30/19</b>
<b>Deadlines for filing proof of claim:</b> A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.		<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>7/22/19 at 09:00 AM</b> , Location: <b>3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Brian J. Miller  
 Anita M. Osborne  
 Debtors

Case No. 19-21844-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: culy  
 Form ID: 309I

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Jun 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2019.

db/jdb aty	+Brian J. Miller, Anita M. Osborne, 465 Fernhill Ave., Pittsburgh, PA 15226-1352
	+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
aty	+Keri P. Ebeck, Bernstein-Burkley, 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1945
tr	+Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
15045965	+Allegheny County Treasurer, c/o Jordan Tax Service Inc., Po Box 200, Bethel Park, PA 15102-0200
15045966	+Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15045967	+City & School District of Pittsburgh, c/o Jordan Tax Service Inc., Po Box 200, Bethel Park, PA 15102-0200
15063759	+Comcast, 300 Corliss Street, Pittsburgh, PA 15220-4864
15045969	+Dollar Bank, Kristine Anthon, Esq., Grenen & Bersic, 1 Gateway Center, 9th Floor, 420 Fort Duquesne Blvd, Pittsburgh, PA 15222-1435
15045968	+Dollar Bank, 300 Tuscarawas St. West, 8th Floor, Canton, OH 44702-1914
15063763	+Dr. George Bellios, 3247 West Liberty Avenue, Pittsburgh, PA 15216-2319
15045970	+Foot and Ankle Associates, c/o Montgomery Lynch & Assoc., Po Box 22720, Beachwood, OH 44122-0720
15063765	+Home Depot/Citibank, P.O. Box 79083, Saint Louis, MO 63179
15045971	+Home Depot/Citibank/Midland Funding, c/o Atlantic Credit & Finance, Po Box 2083, Warren, MI 48090-2083
15063768	+Klingensmith Inc., PO Box 192, Ford City, PA 16226-0192
15063771	+PHEAA, 1200 North Seventh Street, Harrisburg, PA 17102-1444
15063773	+PWSA, Penn Liberty Plaza 1, 1200 Penn Avenue, Pittsburgh, PA 15222-4216

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.	
aty	E-mail/Text: julie.steidl@steidl-steinberg.com Jun 08 2019 03:36:35 Kenneth Steidl, Steidl & Steinberg, Suite 2830 Gulf Tower, 707 Grant Street, Pittsburgh, PA 15219
smg	E-mail/Text: RVSVBICNOTICE1@state.pa.us Jun 08 2019 03:37:09 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Jun 08 2019 03:37:21 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+E-mail/Text: kburkley@bernsteinlaw.com Jun 08 2019 03:37:48 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	+EDI: PRA.COM Jun 08 2019 07:13:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15063757	+EDI: CAPITALONE.COM Jun 08 2019 07:13:00 Capital One, 4851 Cox Road, Glen Allen, VA 23060-6293
15063760	+EDI: COMCASTCBLCENT Jun 08 2019 07:13:00 Comcast, PO Box 3001, Southeastern, PA 19398-3001
15063767	+EDI: IRS.COM Jun 08 2019 07:13:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
15063769	E-mail/Text: bnnotices@becket-lee.com Jun 08 2019 03:36:51 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
15063770	E-mail/Text: camanagement@mtb.com Jun 08 2019 03:36:57 M&T Bank, PO Box 62182, Baltimore, MD 21264-2182
15063772	+E-mail/Text: hwalz@pghffcu.com Jun 08 2019 03:36:47 Pittsburgh Firefighters FCU, 500 S. Main Street, Pittsburgh, PA 15220-5487
15046653	+EDI: RMSC.COM Jun 08 2019 07:13:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15063774	+EDI: VERIZONCOMB.COM Jun 08 2019 07:13:00 Verizon, 500 Technology Drive, Suite 550, Water Spring, MO 66304
15045972	+EDI: WFFC.COM Jun 08 2019 07:13:00 Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341
15063776	+EDI: COMCASTCBLCENT Jun 08 2019 07:13:00 XFINITY, 676 Island Pond Road, Manchester, NH 03109-5420

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	M&T Bank as servicer for Lakeview Loan Servicing,
15063755*	+Allegheny County Treasurer, c/o Jordan Tax Service Inc., Po Box 200, Bethel Park, PA 15102-0200
15063756*	+Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250
15063758*	+City & School District of Pittsburgh, c/o Jordan Tax Service Inc., Po Box 200, Bethel Park, PA 15102-0200
15063761*	+Dollar Bank, 300 Tuscarawas St. West, 8th Floor, Canton, OH 44702-1914
15063762*	+Dollar Bank, Kristine Anthon, Esq., Grenen & Bersic, 1 Gateway Center, 9th Floor, 420 Fort Duquesne Blvd, Pittsburgh, PA 15222-1435
15063764*	+Foot and Ankle Associates, c/o Montgomery Lynch & Assoc., Po Box 22720, Beachwood, OH 44122-0720

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Total Noticed: 32

Date Rcvd: Jun 07, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

15063766\* +Home Depot/Citibank/Midland Funding, c/o Atlantic Credit & Finance, Po Box 2083,  
Warren, MI 48090-2083

15063775\* Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

TOTALS: 1, \* 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 09, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T Bank as servicer for Lakeview Loan Servicing, LLC  
bkgroup@kmlawgroup.com  
Kenneth Steidl on behalf of Joint Debtor Anita M. Osborne julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Kenneth Steidl on behalf of Debtor Brian J. Miller julie.steidl@steidl-steinberg.com,  
ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com  
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,  
jbluemle@bernsteinlaw.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6